

Information to identify the case:

Debtor 1	<u>Joseph D Grant, Jr.</u>	Social Security number or ITIN	xxx-xx-6898
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Dawn Heather Grant</u>	Social Security number or ITIN	xxx-xx-4287
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-20750-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph D Grant, Jr.

7/28/16

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Joseph D Grant, Jr.
 Dawn Heather Grant
 Debtors

Case No. 16-20750-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
 Form ID: 318J01

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Jul 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2016.

db/jdb	+Joseph D Grant, Jr., Dawn Heather Grant, 305 Roseanna Drive, Toledo, OH 43615-5536
aty	+Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
cr	+Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
14190733	+Capital One Bank, PO Box 71106, Charlotte, NC 28272-1106
14190734	+Jefferson Hospital, PO Box 643054, Pittsburgh, PA 15264-3054
14190737	Penn Billing Services, PO Box 998, Harrisburg, PA 17198
14190739	+The Orthopedic Group, 800 Plaza Drive Ste 240, Belle Vernon, PA 15012-4033
14190740	+Tri State Financial, PO Box 2520, Wilkes Barre, PA 18703-0018
14190741	Uniontown Hospital, PO Box 644352, Uniontown, PA 15401

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 29 2016 01:39:37 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+EDI: GMACFS.COM Jul 29 2016 01:13:00 Ally Bank, P.O. Box 130424, Roseville, MN 55113-0004
cr	+E-mail/Text: bankruptcydept@kinecta.org Jul 29 2016 01:40:28 Kinecta Federal Credit Union, 1440 Rosecrans Ave, Manhattan Beach, CA 90266-3702
14190732	+EDI: GMACFS.COM Jul 29 2016 01:13:00 Ally, PO Box 9001951, Louisville, KY 40290-1951
14190735	+E-mail/Text: bankruptcydept@kinecta.org Jul 29 2016 01:40:28 Kinecta, PO Box 91210, City of Industry, CA 91715-1210
14190736	+EDI: WFNNB.COM Jul 29 2016 01:13:00 New York & Co., PO Box 659728, San Antonio, TX 78265-9728
14190738	+E-mail/Text: bankruptcyteam@quickenloans.com Jul 29 2016 01:40:21 Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans, Inc.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Quicken Loans, Inc. agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
 Heather A. Sprague on Behalf of the United States Trustee by on behalf of U.S. Trustee Office of the United States Trustee Heather.Sprague@usdoj.gov,
 Lisa.Geyer@usdoj.gov;David.A.Milko@usdoj.gov;Jennifer.M.Smith@usdoj.gov;David.A.Berry@usdoj.gov;Steven.W.Albright@usdoj.gov;Andrew.F.Cetnarowski@usdoj.gov
 Joseph E. Fieschko, Jr. on behalf of Debtor Joseph D Grant, Jr. joe@fieschko.com, rcfishko@aol.com
 Joseph E. Fieschko, Jr. on behalf of Joint Debtor Dawn Heather Grant joe@fieschko.com, rcfishko@aol.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com
 Robert H. Slone, Trustee on behalf of Trustee Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com

TOTAL: 7